

THE ROYAL INSURANCE COMPANY.

The shareholders of the Royal Insurance Company held their annual meeting yesterday, for the purpose of receiving from the Directors the usual report of the business for the past twelve months. The company was established in the year 1845, and has, therefore, just completed its twenty-first year. It passed through its minority with far fewer checks and vicissitudes than fall to the share of most commercial undertakings; and, now that it is of full age, it occupies a position of stability, and can boast of a measure of prosperity, which, we believe, was never attained within the same time by any institution of the same class in any part of the world. Its adverse experiences have invariably found it so well prepared that even these have been powerless to affect the general result. It has come on, from year to year, extending its influence and increasing its strength; and those who have watched its development from infancy to maturity—the wealthy and influential townsmen under whose auspices it was founded, and still more emphatically, its able and energetic Manager, Mr. Percy M. Dove, who is the mainspring of all its machinery, and whose judicious prudence regulates and controls, in every department, the gigantic business which his indefatigable energy mainly conducted to create and to expand, are proud of a state of things which may well be regarded as the result of a wise and judicious policy in its infancy, and which bears such decisive testimony to the wisdom of their policy in the past, while it is full of encouragement for the future.

We always look with great interest to the progress of the Life Department, because we see in it the most conclusive test of public confidence. Fire Policies—which are renewable at the end of every year, and, in many instances, at even shorter intervals—are often effected, even by people who call themselves cautious, in offices whose character and resources have not been made the subject of much consideration or inquiry. The duration of the risk is so short, and it is so easy to effect a transfer if anything should occur to excite dissatisfaction or distrust, that they are apt to regard the trouble of a subsequent investigation, under the impression that the consequences of a mistake—if a mistake should happen to be committed—could scarcely be very serious. But a Life Policy, when once effected, cannot be cancelled without considerable loss. If the office should fail, all the premiums which have been paid are, of course, utterly swept away. If, without actual failure, its apparent position should be so altered as to inspire doubt, and to make it desirable to withdraw, the party assured is virtually at the mercy of the managers, and must accept, for the surrender of his policy, whatever they think fit to give him. In the meantime circumstances may have occurred to render it all but impossible to obtain another office, and the increased premium, which he would have to pay upon a new policy, in consequence of his increased age, may be very much beyond his means, or his health may have broken down, and he may then be unable to procure another upon any terms whatever. It is fair, therefore, to assume that no man of common sense sets about insuring his life without realizing the fact that he is entering into an engagement which is to last during his lifetime, and upon the faithful fulfilment of which, after his death, the pecuniary resources—perhaps even the means of subsistence—of those who are nearest and dearest to him, must depend. With this fact before him, he will naturally look for an office whose foundations are firmly established—whose management is systematically liberal—whose Directors are men of business as well as men of honor—whose ample accumulated funds, securely invested, and, at the same time, steadily increasing, are manifestly more than sufficient for the full satisfaction of every possible claim, under any conceivable contingency. Upon all these points the Royal challenges, and has always challenged, the severest scrutiny; and the verdict of the public has been pronounced in a manner not to be mistaken. In the year 1845, which was the first year of the Company's existence, the sum insured upon life policies was \$23,249. In the year 1850, five years afterwards, new policies were assured for \$95,650. In the year 1855, the sum insured was \$296,575. In the year 1860, it was \$449,292. In the last year, 1865, it reached the astounding sum of \$886,663; and, in the six months which have already elapsed of the year 1866, proposals have been accepted to the amount of \$1,000,000, deducting all rejections, thrown off, of \$499,124. We do not think, therefore, that we are at all too sanguine in anticipating that the ratio of increase, in the next quinquennial period, will be quite as remarkable as that which has hitherto been maintained.

There would be small satisfaction, however, in recording these large augmentations of the transactions and responsibilities of the Company, if there were the slightest reason to apprehend that the increased business was due, in any degree, to laxity or lack of vigilance upon the part of those who are intrusted with the conduct of its affairs. It is easy to multiply policies, if you will take any risks that are offered, and will refrain from inquiring too closely whether they are likely to prove remunerative or to result in serious loss. But the practice of the Royal has uniformly been to place safety before everything, and to steer clear of all doubtful or exceptionally hazardous engagements, so far as this could be accomplished by the most incessant watchfulness and the most conscientious care. We have already stated that the amount assured, in the year 1865, was \$886,663, but, in the same year, the Directors declined proposals for a further sum of \$189,947, because, upon investigation, they tendered no assurance were not found to be satisfactory. This single fact speaks volumes. It shows that the inquiries which precede the issue of a policy are of the strictest kind; and that, where those inquiries disclose cause for distrust, no temptation to increase business is permitted to prevail, but the proposal is unhesitatingly rejected. One consequence of this is, that the rate of mortality, among lives assured in the Royal, is more favorable than that experienced in other first-class offices would have warranted the Directors in anticipating, and more favorable, also, than they had themselves deemed it proper to provide for, at the time of the establishment of the Company. The fact that the mortality has, from all past experience, is much more likely to increase than to diminish, there can be no reasonable doubt that the opinion expressed by the Actuary, in his last Quinquennial Report, will be more than realized, and that the accumulations of the Royal will exceed those of 1860 by at least a million sterling. With such a guarantee fund, every policy-holder must feel himself absolutely secure; and when we couple with this the security of the prospect of unusually large and liberal bonuses—such as the Royal has hitherto declared, and will certainly be able to maintain, if not eventually to increase—we do not think it would be easy to point to any office possessing equal attractions.

In the Fire Department the results of the transactions of the past year were not favorable. There was, indeed, a large accession of business; and the official returns of the amount of duty paid to the Government exhibit, as we learn from the report, "by far the largest increase which the Company has ever in its most prosperous times, experienced." But, unfortunately,

while the revenue has been large, the losses have been large also; and, in the payment of those losses, no less than 77 per cent. of the premiums received have been absorbed. This is an enormous proportion; but it is due entirely to the unusually large number of disastrous and destructive fires which occurred during the year at home as well as abroad. The Royal has undertaken no extravagant liability; for it has so protected itself by "guarantees" that the largest amount of loss on any one strictly individual risk has been only a little more than \$3000. This fact can scarcely fail to convince the shareholders and the public that the Directors have been pursuing a consistently cautious course; and that their failure to secure a favorable result, or to realize the profits which had been earned in previous years, must be attributed to a concurrence of adverse circumstances which no human sagacity could either foresee or control. Many of the leading companies engaged in the business of Fire Insurance, instead of having even a small balance on the right side of the account—have sustained actual losses; and if the Royal has been called upon to pay away 77 per cent. of its premiums, it has, at least, the consolation of knowing that this is less by 10 per cent. than the average of loss sustained by some other large establishments, as admitted, not long ago, by very high authority. To have passed, so much more favorably than its competitors, through an ordeal of almost unprecedented severity, is in itself matter for congratulation; but the shareholders in the Royal have another reason for applauding the policy of forbearance and self-denial which the Directors have always recommended and enforced. It is quite clear that out of the profits of the past year only a very small dividend could have been declared; and if the Company, in prosperous times, had divided all its earnings, the present shareholders must have gone, for this year at least, with very little return. But the Directors and Manager have always urged that uninterrupted prosperity was a thing not to be expected—that occasional seasons of adversity must be regarded as inevitable—and that it would, therefore, be wise and prudent, when profits were large, to lay aside something substantial by way of provision for a possible rainy day. To do the proprietors justice, they have always listened to this judicious advice, and have acted upon it without hesitation. The result is, that the Directors found themselves, yesterday, in a position to declare the usual dividend out of the undivided profits of the Fire Department, which are more than sufficient for the purpose by upwards of \$62,000. The Reserve Fund, which approaches \$1,170,000, remains absolutely intact; so that the company, as the result of past prudence, can show an available reserve of \$180,000, without having been obliged, in a period of difficulty and disaster, to withhold anything from those who have invested their capital in its shares.—Liverpool Mail, August 11.

DRY GOODS.

MILLIKEN'S LINEN STORE, No. 828 ARCH Street.

STITCHED SHIRT BOSOMS.

In the making of SHIRT BOSOMS I use the best Irish Linen of my own importation, and employ the best machine-operators in the city. I am thus enabled to supply my customers with

BOSOMS OF UNEQUALLED QUALITY

Plain Plaits, All Sizes. Fancy Small Plaits. Mixed Plaits. Woven Shirt Bosoms, from 37 1/2 Cents. Embroidered Shirt Bosoms. Wristbands, Etc. Etc.

IRISH SHIRTING LINENS.

I import the best Linens made in Ireland. Full lines of all qualities in

GEORGE MILLIKEN, LINEN IMPORTER,

No. 828 ARCH Street.

WILL OPEN THIS MORNING, Splendid quality

COARDED SILK POPLINS, Also, one Invoice of IRISH POPLINS, in choice shades.

LUPIN'S FRENCH METINOES, from \$1.25 to \$1.75. I have now in stock, a complete and elegant assortment of

PLAIN, PLAID, AND STRIPE POPLINS, All-wool Plaids, only 75 cents. ENGLISH METINOES, in all the choice shades, 4 1/2 yards for a dress, only \$1.25.

MUSLINS! MUSLINS! Good old Waltham Shirting, only 25 cents. Heavy 4 Ply Case Muslin for 31 cents. All the most popular makes at low prices.

A full line of SHAKER'S BALLARDVILLE, OPERA, AND PLAID SHIRTING FLANNELS. Heavy 4 Ply Flannel, only 37 1/2 cents. Good Canton Flannel, only 25 cents.

G. D. WISHAM, No. 7 N. EIGHTH STREET.

T. SIMPSON'S SONS', No. 922 PINE STREET. Dealers in Linens, White and Dress Goods, Embroideries, Bonnets, Gaiters, Hosiery, and all the latest styles of Fashionable Goods.

DRY GOODS. WOOLLEN GOODS. SIX THOUSAND YARDS.

LADIES' WEAR. Frosted Beavers. English Whitties. Velvet Beavers. Astrachans. Chinchillas. White Cloths. Scarlet Cloths. Middlesex Cloths. Waterproof Cloths.

MEN'S WEAR. Silk Mixtures for Suits. Fine Black Cloths. Fine Black Cassimeres. Castor Beavers. Extra Heavy Overcoatings. Fancy Cassimeres, \$1.50. Harris Cassimeres. Biolley Cassimeres.

BOYS' WEAR. All-Wool Cassimeres, \$1.00. Handsome Neat Styles, \$1.25. Very Heavy Dark Styles, \$1.25. Fine Light Weight and Colors, \$1.50. Cadet Gray, All Shades. Boys' Overcoatings.

J. C. STRAWBRIDGE & CO., N. W. CORNER EIGHTH AND MARKET. DEPOT FOR FURNISHING DRY GOODS.

A CARD. SHEPPARD, VAN HARLINGEN & ARRISON, No. 1008 CHESNUT STREET, Wholesale Establishment for the sale of House-Furnishing Dry Goods.

FRESH LINEN, COTTON, AND WOOLLEN GOODS FOR HOUSEHOLD USE, SUCH AS Linen Sheetings, Cotton Sheetings, Pillow Linens, Pillow Muslins, Damask Table Cloths, Table Linens, Damask Napkins, Bordered Towels, Towellings, Quilts, Blankets, Table and Piano Covers, and every other article suitable for a well ordered household.

H. STEEL & SON, OPENED THIS MORNING, One Bale Yard-Wide Ballardville Flannels, at 65 cents.

ALL THE BEST MAKES OF BLEACHED AND UNBLEACHED COTTON FLANNELS, at the very lowest prices. BEST CALICOES, FAST COLORS, 10, 15, and 20 CENTS.

New and Choice Styles Fall and Winter Dress Goods, at the very lowest Market Prices. CHEAPEST FRENCH MERINOES IN THE CITY.

FRENCH MERINOES, \$1.10, worth \$1.25. FRENCH MERINOES, \$1.25, worth \$1.50. FRENCH MERINOES, \$1.50, worth \$1.87. EMERALD CLOTH POPLINS, \$1.25, 1.50.

OUR OWN IMPORTATION, Nos. 713 and 715 N. TENTH STREET, No. 1024 CHESNUT STREET.

E. M. NEEDLES, Strangers and others will find at No. 1024 CHESNUT STREET, A large and complete assortment of LACES AND LACE GOODS, EMBROIDERIES, WHITE GOODS, HANKY-CHEIFES, VEILS, LINEN COLLARS AND CUFFS, SLEEVES, ETC. ETC. ETC.

In great variety, and at LOW PRICES. E. M. NEEDLES, 1024 CHESNUT STREET.

CHEAP DRY GOODS, CARPETS, OIL, Cloths and Window Shades. V. E. ARBMAN, BAZILL, N. E. CORNER OF ELEVENTH and MARKET STREETS.

ROCKHILL & WILSON, Brown Stone Clothing Hall, Nos. 603 and 605 CHESNUT St., Phila.

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DRY GOODS. PRICE & WOOD, N. W. CORNER EIGHTH and FILBERT.

Have Just Opened 1500 pair best quality Kid Gloves, \$1.25 per pair. Superior quality Kid Gloves, \$1 per pair. Jovins' Kid Gloves, best quality imported.

Ladies' and Gents' Linen Cambric Hdks. Ladies' and Gents' Hemstitched Hdks. Handsome Plaid Poppins, \$1.75 per yard. Plaid Poppins, \$1.31 per yard.

Plain All-Wool Delaines. Plaid Merinos, all wool. Plaid Poppins, all wool. A new lot of French Chemises, yard wide. Black Alpaca, very cheap.

BARGAIN'S IN ALL-WOOL and Domet Flannels. All-wool Shaker Flannels. Bleached and Unbleached Canton Flannels. Best makes Bleached and Unbleached Muslins.

Table Linens, Napkins, and Towels, at the very lowest market prices. CURWEN STODDART & BRO., Nos. 450, 452, and 454 N. SECOND STREET.

ALL-WOOL CASHMERE PLAIDS, 50 CTS. ALL-WOOL CASHMERE PLAIDS, 60 CTS. ALL-WOOL CASHMERE PLAIDS, 65 CTS. ALL-WOOL CASHMERE PLAIDS, 75 CTS.

FRENCH MERINOES. OF ALL GRADES IN CHOICE COLORS, FROM THE LATE AUCTION SALES. CURWEN STODDART & BRO., Nos. 450, 452, and 454 N. SECOND STREET.

RICH PLAID POPLINS. RICH PARIS REFS. RICH PARIS POPLINS. CURWEN STODDART & BRO., Nos. 450, 452, and 454 N. SECOND STREET.

BLACK AND WHITE ALL-WOOL PLAIDS, FROM AUCTION. CURWEN STODDART & BRO., Nos. 450, 452, and 454 N. SECOND STREET.

E. R. LEE, No. 43 North EIGHTH St. BANKRUPT STOCK. BANKRUPT STOCK. THE ENTIRE STOCK OF A RETAIL DRY GOODS STORE.

AT GREAT BARGAINS. French machine-stitched Bands, Edgings, and Insertions, etc. Ladies' and Gents' Hosiery, 12 1/2 cents a pair and upwards.

KID GLOVES. 325 pairs Kid Gloves at \$1.00 per pair. The entire stock to be closed out in a week at A GREAT SACRIFICE.

BLACK SILKS. A superb lot of Purple Black Silks; heavy and cheap. Dark American Delaines, 25 cents per yard. 1 case French Poppins; selected colors. Handsome Plaid Poppins.

E. R. LEE, No. 43 North EIGHTH Street, (THE OLD STAND, about the FIRST OF OCTOBER, with an entirely new stock of Goods.

PRE & LANDELL, FOURTH AND ARCH, OPENING OF FALL GOODS.

FINE IRISH POPLINS. FINE PLAID POPLINS. PLAID MERINOES. CASHMERE ROBES. SILKS AND DRESS GOODS.

ST. BERNARD SHAWLS. ST. BERNARD SHAWLS. EXPENSIVE SHAWLS.

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FURNITURE, BEDDING, ETC. FURNITURE. The Largest Stock in the City AT REDUCED PRICES.

Cottage Chamber Sets, Walnut Chamber Sets, Velvet Parlor Suits, Hair Cloth Suits, Repe Suits, Sideboards, Extension Tables, Wardrobes, Lounges, and Mattresses.

A. N. ATTWOOD & CO., No. 45 South SECOND Street, PHILADELPHIA.

FURNITURE. THIRTEENTH and CHESNUT STS., PHILADELPHIA.

Suits of Walnut Furniture in Oil. Suits of Walnut Furniture, Polished. Suits of Walnut Parlor Furniture in Oil. Suits of Walnut Parlor Furniture, Polished.

Suits of Rosewood Chamber Furniture. Suits Pompeii Chamber Furniture. Suits of Walnut Dining-Room Furniture. Suits of Walnut Library Furniture. Suits of Walnut Hall Furniture.

A large assortment finished, on hand. GEORGE J. HENKELS, LACEY & CO., 921 1/2 IMP. Nos. 1301 and 1303 CHESNUT STREET.

FURNITURE AT GOLD & CO'S Union Depot, corner NINTH and MARKET and No. 37 and 39 North SECOND Street.

PLEASE OBSERVE THAT RICHMOND & FOREPAUCH'S Is the Cheapest Place in this city TO BUY YOUR FURNITURE.

Our stock is the largest and most varied, as our prices are the lowest. DON'T FORGET TO CALL before purchasing elsewhere in order that we may have an opportunity of proving the truth of the above assertion.

RICHMOND & FOREPAUCH, 925 1/2 IMP. No. 40 South SECOND ST. west side, Philadelphia.

FIRE AND BURGLAR PROOF SAFES THE BEST SAFE. Twenty-Five Years' Experience in New York City.

MARVIN & CO., ALUM AND DRY PLASTER SAFES. ESTABLISHED IN 1842. Always ready Fire-Proof. Are perfectly Dry. Ample Testimonials.

MARVIN & CO., No. 721 CHESNUT STREET (Masonic Hall), And No. 265 BROADWAY, New York.

HOUSE SAFES, BANKERS' SAFES, SECOND-HAND SAFES. Send for Catalogue. 922 1/2 IMP.

CARPETINGS. LEEDOM & SHAW, WHOLESALE AND RETAIL CARPET WAREHOUSE.

No. 910 ARCH STREET, ARE OPENING AN ENTIRE NEW STOCK OF Foreign and Domestic Carpetings.

In every style and variety. (9 1/2 IMP) ARCH STREET CARPET WAREHOUSE. FALL IMPORTATIONS OF CARPETINGS, LATEST STYLES AT LOWEST PRICES.

JOS. BLACKWOOD, No. 832 ARCH Street, TWO DOORS BELOW NINTH STREET. 9 1/2 IMP.

CONCORD GRAPES. Received every morning from the KNOX FRUIT FARM, in 10 and 20 pound boxes, for sale.

J. S. LASH & CO., No. 727 MARKET Street. DR. HUNTER, No. 44 N. SEVENTH STREET, ABOVE FILBERT, PHILADELPHIA.

ACKNOWLEDGED BY ALL PARTIES INTERESTED AS BEING THE MOST SUCCESSFUL PHYSICIAN IN THE TREATMENT OF ALL THE ABOVE QUICK THROUGH, and permanent cures guaranteed in every case. Remember DR. HUNTER'S celebrated Remedy can only be had genuine at his old established office, No. 44 N. SEVENTH Street, above Filbert. 9 1/2 IMP.

FIFTH EDITION PITTSBURG. BOYS IN BLUE. Enthusiastic Commencement of the Great Convention.

Private Edwin L. Dudley, of Massachusetts, Resigns a Clerkship at Washington to Attend the Convention. He is Made Temporary Chairman.

The War Eagle "Old Abe" on the Platform. Etc., Etc., Etc., Etc., Etc., Etc.

[SPECIAL DISPATCH TO EVENING TELEGRAPH] PITTSBURG, September 25.—When General Negley, Chairman of the General Committee of Arrangements, called the Convention to order at noon, the hall was densely crowded, and great confusion ensued in attempting to seat the different delegations in groups, when tea roll was called.

New Hampshire responded that she was where she had always been, by the side of Vermont and Indiana, and declared she was where she had always been, in the front.

Following this there was the wildest enthusiasm. Cheers after cheers rent the air and shook the hall, and such cheers, for loud and hearty earnestness, were never heard before, except on the field of battle.

Generals Cox, Butler, and Banks, and the ladies of Pittsburg, were the principal recipients of this grand outburst.

When General Butler entered the hall he received a perfect ovation, which lasted till he had bowed acknowledgments from the platform; and the proceedings were also interrupted by the singing of "Old Hundred" by a large choir of ladies. During all this uproar and confusion, "Old Abe," the stately eagle which followed the fortunes of the 8th Wisconsin Volunteers during the war, stood perched upon the platform, flapping his wings, and regarding the proceedings with evident satisfaction.

General Negley finally requested the boys to receive a little of their enthusiasm for the evening. After the opening prayer, Mr. J. W. Pope of Washington, D. C., sang the "Star-Spangled Banner," in the chorus of which the choir of ladies and the entire audience joined, and simultaneous excitement.

The subsequent announcement by General Bauman of the name of Private Edwin L. Dudley, of 13th Massachusetts Infantry, as temporary Chairman, took many by surprise, as it was understood that such historical characters as Generals Butler and Burnside aspired to that position. But the manner in which Private Dudley had shown his devotion to his principles by resigning a clerkship in Washington when refused leave of absence to attend the Convention, rendered the choice eminently satisfactory to every one.

After short addresses by President Dudley, the remainder of the morning was consumed in perfecting organization.

[FROM THE ASSOCIATED PRESS.] PITTSBURG, September 25.—Our city is ablaze with excitement. Large delegations from all parts of the country have arrived, and our streets and public thoroughfares are crowded. The private dwellings and business houses throughout the city are gaily decorated with flags, banners, and other patriotic emblems, giving tokens of the deepest, heartfelt emotions of the people. At an early hour the City Hall was crowded to excess by those who came for the purpose of viewing the splendid ovation. The crowd finally became so dense that no further access could be had, and thousands were obliged to retire. The ladies' choir occupied the gallery, and a number of patriotic songs were sung.

A large number of the soldiers of the war of 1812 and of Mexico occupied the platform. A number of speeches were delivered by distinguished gentlemen at home and from abroad, and loud cheers were made for General Butler and General Geary, who, however, were not then present.

The audience then called upon Mr. Pope, who sang several effective songs. The hour having arrived for organization, the crowd were invited to retire, which was reluctantly complied with. The delegations from the different States were now called. When the Maine delegation entered with the live eagle "Old Abe" borne aloft on his perch, it was most vociferously and enthusiastically applauded by the ladies and gentlemen present.

On motion of General Hamlin, of Maine, "Old Abe" was assigned a position of honor on the platform. The following States have answered the call: Maine, Massachusetts, Vermont, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Illinois, Michigan, Wisconsin, Iowa, Minnesota, Kentucky, Missouri, Texas, California, Nevada, Utah, Tennessee.

Cherishing for the respective delegations was now the order for several minutes, and the hall was the scene of the wildest enthusiasm. The grand old anthem of "Old Hundred" was now called for, the whole Convention rising to their feet, and it was sung in a most effective manner.

Generals Butler and Devens now make their appearance in the hall, which was the signal for a fresh outburst of enthusiasm. General Butler, on expressing his thanks for the honor conferred on him, was greeted with three cheers and a tiger.

A committee on organization of two from each State has just been appointed, who will report the permanent officers of the Convention. A motion is now pending to adjourn for two hours.

—William Byers, of Arkansas, has been appointed Superintendent of Indians for the Southern Superintendency; Theodore T. Dwight, of Nebraska, Superintendent for Nevada; John J. Humphreys, of Tennessee, Agent for the Shawnees; Edward W. Wynkoop, of Colorado, Agent for the Arapahoes, Cheyennes, and Apaches; Henry Orman, of California, Agent at Smith's River Reservation, Colorado; and Forrest R. Page, of Kansas, Agent for the Kaw Indians.

GOLD BOUGHT AND SOLD BY STERLING, LANE & CO., BANKERS, 9 1/2 IMP. No. 110 South THIRD Street.

LIBERAL REWARD WILL BE PAID FOR THE detection of any person desecrating the Bill of the Lincoln Memorial. BEAL & CO., 9 1/2 IMP. No. 104 S. ELPHINSTON Street.